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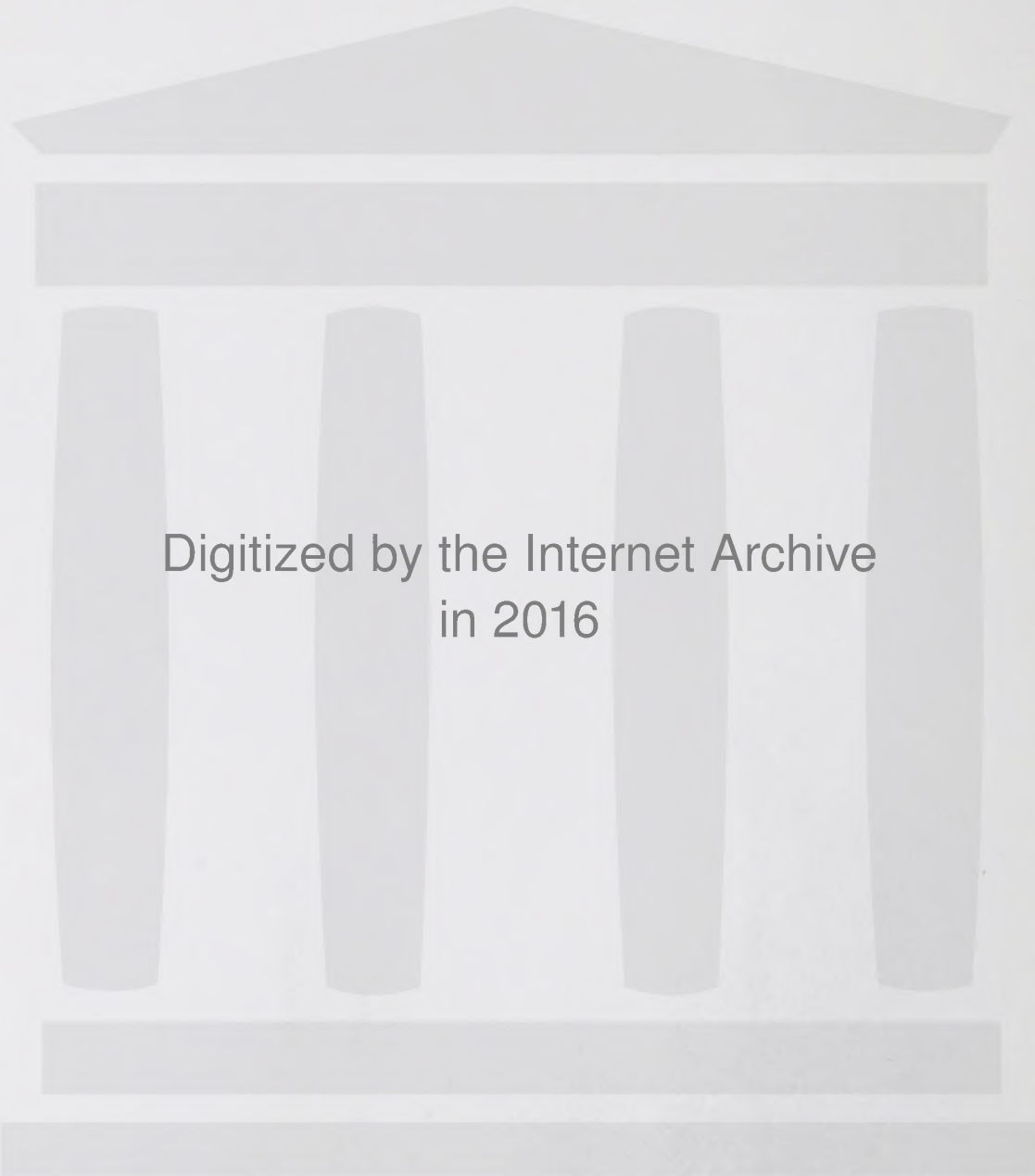
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Initial Housing Element Ayden, North Carolina



September 1978



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INITIAL HOUSING ELEMENT

AYDEN, NORTH CAROLINA

SEPTEMBER 1978

The preparation of this report was financially aided through a federal grant from the Department of Housing and Urban Development, under the Urban Planning Assistance Program authorized by Section 701 of the Housing Act of 1954, as amended. The grant was made through the North Carolina Department of Natural Resources and Community Development.

SUMMARY STATEMENT

AYDEN INITIAL HOUSING ELEMENT

The Initial Housing Element for Ayden includes an analysis of the factors affecting housing conditions and the increase of the housing stock of the town. The factors considered included population and economic trends, housing conditions, crowding conditions, housing needs and community facilities availability. Based upon an analysis of these conditions and upon the goals and objectives determined by the town's Planning Board, future housing is projected for the town. Accompanying the housing element is a discussion of public actions and other measures recommended to achieve implementation of the housing element.

Essential parts of the housing element are explained below. The reference numbers are to paragraphs of the Federal Register of 8/22/75 and amendments to it of 2/1/77.

Reference

A letter of transmittal is found on the first page of this document.

600.73 (a)

The following comments describe how each housing element requirement has been met:

600.73 (c)

- 1) A data analysis of housing conditions
is found on pages 7 to 11 and 12 to 14. 600.70 (a),
(b)
- 2) Projected needs by geographic sectors
are found on pages 7 to 11 and
15 to 19. 600.70 (a),
(b)
- 3) Broad goals and measurable annual
objectives are found on pages
26 to 29. 600.67 (b)
- 4) Policies to eliminate discrimination
are found on pages 36 and 37. 600.70 (a),
(2)
- 5) Policies to preserve the existing housing
stock are found on pages 35, 16, 24
and 25, 27 and 28. 600.70 (a),
(3)
- 6) Coordination mechanisms with other
levels of functional planning, policy
development and investment strategies
are found on page 36. 600.70 (a),
(4)
- 7) Defined policies, strategies and
proposals to accomplish goals and
objectives are found on pages
34 and 35. 600.70 (b),
(2) or (3)
- 8) A defined set of criteria for future
evaluation of housing programs and
activities is found on pages 37
and 38. 600.67 (b)

9) A projected distribution of housing resources (assisted and non-assisted) by range of housing types is found on pages 19 to 22. 600.70 (b), (2) or (3)

10) The environmental assessment is found on pages 39 to 42. 600.65 (b)

11) The historic preservation assessment is found on pages 43 to 46. 600.66 (d)

The Land Development Plan of Ayden is being submitted for certification along with the Initial Housing Element. 600.73 (c), (d)

Citation of Supporting documents are found on pages 3, 6, 14, 23 and 24. 600.73 (c), (d)

This document has been approved by the Ayden Board of Commissioners as noted in the letter of transmittal. 600.73 (e), (1)

The Ayden Initial Housing Element is consistent with the following programs: 600.73 (c), (6)

Coastal Area Management Act (Ayden is not an area directly affected by this Act)

Areawide Waste Treatment Management
Planning Program

Pollution Control Act of 1972

State Implementation Plan of Clean
Air Act of 1967 as amended

State Comprehensive Outdoor Recreation Plan
of Land and Water Conservation Fund Act
of 1965, as amended

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INTRODUCTION

One of the three basic human needs is the requirement for shelter. For a growing proportion of our nations population good housing is difficult is not nearly impossible to obtain. The provision of an adequate supply of housing in a safe and attractive residential environment is a major concern in the town of Ayden.

This study is intended to supply town officials with needed information on existing housing conditions, housing supply and demand and possible strategies for promoting an adequate supply of safe housing. A secondary but important purpose for this study is to provide technical information which will prove helpful in the preparation of applications for community development grants at the state and federal level. This report will also meet HUD housing element requirements for planning program certification.

To fulfill this task the town of Bethel contracted with the Mid-East Commission for the services of a professional planner to perform this study and other needed planning work. This report is one element of that planning contract.

The first part of this study consists of an analysis of the population and economy of Ayden then an assessment of present housing conditions. An evaluation including a projection of housing need in accordance with the future

population, household size and projected income levels of the community follows. The next part of the report lists housing goals and objectives and suggested methods for meeting the housing needs are provided. This section also includes suggested policies, a distribution program and strategies and implementation procedures. Environmental and Historic assessments are provided in the appendices.

CHAPTER I

Ayden Population and Economy



CHAPTER I

AYDEN POPULATION AND ECONOMY

Population Trends.

Ayden has been growing in a relatively stable manner for the past thirty-five years. There have been no significant events during this period have caused drastic changes in the town's population growth.

Table I shows the population trends for the town in relation to the City of Greenville and Pitt County as a whole. A statistical analysis of the historical data indicates better than a 97% relationship between the three (3) governmental units. This relationship implies that the population of Ayden will change in almost an identical fashion with Greenville and Pitt County. The share of the population growth has been relatively constant and there is no reason to believe that this condition will change in the foreseeable future. (See Table I)

TABLE I
POPULATION TRENDS
IN
AYDEN, GREENVILLE AND PITT COUNTY 1960-1980

1940	1884	---	12,691	---	61,244	---
1950	2282	17.44%	16,713	24.07%	63,789	3.99%
1960	3108	26.57%	22,800	26.70%	69,942	8.80%
1970	3450	9.91%	29,063	21.55%	73,900	6.36%
1976	3880	15.83%	34,740	16.34%	79,500	7.04%
1980	4290	19.58%	38,000	23.52%	82,000	

Source: Linear Extension Based Upon Bureau of the Census Figures.

ECONOMIC CONSIDERATIONS

Economic Base

Ayden originally developed as market community. The town's business district is relatively large but there are indications that the town residents look to other areas primarily Greenville to make their major purchases. A study made in 1967 concerning the economic development of Ayden indicated that residents shopped outside of the town for home furnishings and hardware and appliances, but purchased groceries within the town.¹

A comparison of use development for property devoted to commercial and industrial activities indicate substantial growth within Ayden over the past fourteen years. Within the town land use for commercial activity has grown from 17 to 27 acres or 59%. Commercial activities have failed to grow outside of the corporate limits. Land devoted to industrial or wholesale activities within the town has grown from 12 to 20 acres or 67%. Within the planning area the area devoted to industrial or wholesale activities within the one mile planning area has grown from 8 acres to 75 acres or 838%.²

Growth in the relative proportion of land devoted to commercial and industrial uses has not kept pace with the other land use categories. In 1963 commercial activities occupied 4.14% of Ayden's total developed area. By 1976

this proportion had fallen to 2.10% of the total developed land. The industrial and wholesale activities have also fallen in relative significance. In 1963 Industrial and Commercial activities occupied 2.91% of the total developed land within Ayden but by 1976 this figure had dropped to 1.54%.³

These figures tend to indicate that Ayden while continuing to grow has lost the importance that it once had as a commercial center. Industrial activities have also grown has occurred outside of Ayden's corporate limits. These findings infer that Ayden is becoming more of a bedroom community for the Greenville area with more of the residents working and performing their major financial transactions elsewhere. Such a conclusion, however, must be tentative until verified through some other means such as a household survey.

Income

Per capita income for Ayden in 1972 was \$2,828.00. This was slightly lower than those for Farmville, Winterville and Greenville but almost identical to that of Grifton.⁴

Recent median income figures for Ayden are not available but 1976 figures for Pitt County as a whole have been published. The household median income for Pitt County in 1976 was \$11,000.00. This relatively high figure for a rural county can probably be attributed to the influence which East Carolina plays upon the area. The moderate and low income live as defined by the Department of Housing

and Urban Development is 80% of the median income level. For Pitt County this benchmark for 1976 was \$8,800.00. Presently, there are 3.4 persons per household in Ayden multiplying this figure by the per capita income figure for 1972 yields \$9,615.00. While the per capita income should have risen somewhat over the past four years it should not have grown as fast as wages in general have grown because of the increase in the population of Ayden. A comparison of the two may be only slightly higher than the low and moderate income level of Pitt County. Information provided by the Greensboro HUD Economic and Market Analysis Division indicates that as of 1970, 40.8% of all households in Ayden were income eligible for housing assistance.

- 1) Regional Development Institute, Ayden Market Analysis: 1967
- 2) North Carolina Department of Conservation and Development, Ayden, North Carolina Development Plan and Central Business District Plan: March 1967.
Ayden Planning Board and Board of Commissioners, Ayden Land Development Plan: April 1976.
- 3) Ibid.
- 4) Department of Housing and Urban Development: Economic and Market Analysis Division: Greensboro Area Office: Phone Interview-January 1978.

CHAPTER II

Housing Inventory



CHAPTER II

HOUSING INVENTORY

In order to determine the status of housing conditions within Ayden, a survey of the residential structures was performed. This survey, conducted during September and October 1977, considered only the exterior conditions of the residential units. All residential structures within the town limits were rated. Houses were classified in three (3) general categories:

Single Family Units - A residential structure designed for and used by a single family for occupancy as a separate living quarter.

Multi-Family Unit - A residential structure used for occupancy by more than one family in separate living quarters.

Mobile Home - A residential structure designed and intended for occupancy by one family. Mobile homes differ from conventional single family housing units in that they originally had affixed wheels for moving from the place of manufacture to the residential site. (Note: prefabricated houses are not included in this category)

The main purpose of the housing survey was to examine the structural quality of each housing unit. Structures were

examined with particular attention being paid to the conditions of the roof, wall and foundation. After each examination a structure was given one of three ratings which are as follows:

Standard - A housing unit which appears to be physically sound and not in need of structural repairs or maintenance. Structures needing minor surface repairs or maintenance such as paint or window screens were given this rating. Standard structures do not exhibit deficiencies beyond the level of normal maintenance.

Deteriorating - A housing unit that appears to be in need of some kind of structural repairs to the roof, walls or foundation. The relative cost of such repairs would be minor in relationship to the potential value of the structure. Examples of such minor structural problems are roofs with missing shingles or badly rusted tin, excessively weathered cornices deteriorated window sill, deteriorated and sagging porches, warped siding, stilt foundations and foundations in need of repairs.

Dilapidated - Dilapidated housing units exhibit major deficiencies to the extent that they no longer provide adequate shelter to their inhabitants. The potential cost of renovating such structures would be beyond their potential market value.

In addition to these conditions it was noted whether the dwelling unit was occupied or not. New housing construction was noted as were additions or renovations of housing structures.

SURVEY RESULTS

A total of 1141 housing units were surveyed in Ayden. Tables 2 and 3 represent a summary of the findings according to category and condition. All of the houses were further located in one of six neighborhoods.

Housing Types - Ninety percent of all housing units surveyed were of the conventional single family type. Of all of the single family houses sixteen percent were found to be in substandard condition and eight (8) percent were found to be in dilapidated condition. Eleven percent of the housing units surveyed were multi-family units. Of these multi-family units thirty-two percent were found to be in dilapidated condition. Less than one (1) percent of the housing units were found to be mobile homes.

TABLE I

NUMERICAL BREAKDOWN

OF

HOUSING SURVEY

Section of Town	Single Family Houses in Sound Condition	Single Family Houses in Deteriorating Condition	Single Family Houses in Dilapidated Condition	Multi-Family Housing Units in Sound Condition	Multi-Family Housing Units in Deteriorating Condition	Multi-Family Housing Units in Dilapidated Condition	Mobile Homes
Area West of Snow Hill Drive	318	15	---	9	8	---	1
Area North of Third Street and Between the Railroad tracks and Snow Hill Drive	74	11	---	4	4	---	1
Area Between Snow Hill Street and the Railroad tracks, also Between Third Street and Sixth or Planters Streets	96	22	2	8	5	---	6
Area West of the Railroad tracks and South of Third or Planters Streets	113	76	43	2	10	---	2

TABLE II

NUMERICAL BREAKDOWN

OF

HOUSING SURVEY

Section of Town	Single Family Houses in Sound Condition	Single Family Houses in Deteriorating Condition	Single Family Houses in Dilapidated Condition	Multi-Family Housing Units in Sound Condition	Multi-Family Housing Units in Deteriorating Condition	Multi-Family Housing Units in Dilapidated Condition	Mobile Homes
Area East of the Railroad tracks and North of Third Street 98	12	19	40	4	4	1	1
Area East of the Railroad tracks and South of Third Street 82	26	15	---	4	6	---	---

CHAPTER III

Housing Characteristics



CHAPTER III

HOUSING CHARACTERISTICS

The 1970 Census of Housing and the Census of Population provide valuable information about housing problems. Factors such as overcrowding, household size, adequacy of plumbing facilities, house value and rent can indicate conditions which warrant special attention. In 1970 there were 1196 housing units in Ayden, 1108 of which were occupied. Of the occupied housing units 390 or 32.61% were renter occupied.¹

Overcrowding. Housing units with more than one person per room are determined to be overcrowded.

In 1970 12.12% of the occupied housing units in Ayden were overcrowded. Twenty-three/sixty-two percent of the renter occupied housing units were overcrowded and 28.83% of the Negro occupied households were found to be overcrowded.²

Household Size. The number of persons who occupy a dwelling unit is the household size. The number of households in Ayden is estimated to have increased from 1108 in 1970 to 1121 presently. Average household size for Ayden in 1970 was 3.0 persons per household. It is estimated that household size has dropped in accordance with the general trend of the nation as a whole.³

Plumbing Facilities. One indicator of the condition of housing by the U. S. Bureau of the Census is the lack of one or more plumbing facilities.

According to the 1970 Census of Housing, 328 or 31.51% of the occupied housing units lacked one or more plumbing facilities. This figure is higher than the state average of 23.4% for rural areas during the same period.⁴

Housing Value and Rent. The median owner occupied housing value in Ayden for 1970 was \$12,600. Black occupied housing averaged less in value at \$6,900. In comparison, the median owner occupied house value was \$18,000.⁵

Cash rent paid on the average per month in 1970, was \$38.00. The median rent for Negro occupied housing units was \$30.00.⁵

Vacancies. Vacancy rates are important as to the amount of upward mobility which a community can provide its residents. As families become more affluent they tend to vacate smaller units in favor of larger ones. The newly vacated units are then made available for other families desiring to locate into such a suitable unit. The number of vacancies tends to indicate the amount of choice which one has in finding a new residence which meets ones desires and budgetary constraints. If vacancy rates are high, generally the rent or sales price in the market will be moderate given a normal demand for housing. The Federal Department of Housing and Urban Development uses a six percent base line vacancy rate as a general guideline in whether or not their housing assistance programs are needed to supply more housing. This six percent average may not reflect the demand for

certain kinds of housing. Certain kinds of the housing stock such as single bedroom apartments or large family homes may not be given adequate consideration by this criterion.

The vacancy rate in Ayden for 1970 was 5.6% ⁶. That is, 68 units were either vacant, for sale or for rent. With continued local demand for housing at its present rate it is anticipated that the vacancy rates for Ayden will remain below the six percent level for all housing types.

- 1) U. S. Bureau of the Census, Census of Housing: 1970, Detailed Housing Characteristics, table 58; page 35-143.
- 2) The 1970 Census of Population and Housing, Fifth Count Information, National Planning Data Corporation, Ayden Data Sheet, table 33, page 7.
- 3) U. S. Bureau of the Census, Census of Housing 1970, General Housing Characteristics, table 23; page 35-54.
- 4) U. S. Bureau of the Census, Census of Housing 1970, Detailed Housing Characteristics op. cit. table 58; page 35-143.
- 5) U. S. Bureau of the Census, Census of Housing 1970, General Housing Characteristics, op. cit. table 24; page 35-61 and table 25; page 35-65.
- 6) U. S. Bureau of the Census, Census of Housing 1970, General Housing Characteristics, op. cit. table 23; page 35-54.



CHAPTER IV

HOUSING REQUIREMENTS

Housing Need

The term housing need refers to the number of housing units necessary to provide decent, safe and sanitary housing for all people in a given area. This section will examine the number of units necessary to meet present and future housing requirements. The next section will examine the kinds and types of housing units required to meet the projected needs.

As noted in the previous section, in 1970, 328 dwellings were determined to be of a substandard condition because of inadequate plumbing conditions. The actual structural characteristics of housing units were not determined but there is generally a close relationship between the overall condition of a structure and certain singular traits such as the adequacy of the plumbing facility.

In addition, to plumbing conditions the number of overcrowded units were determined as well. Ninety-eight units were determined to be overcrowded in 1970. Overcrowding conditions are not considered to be as important a housing factor as the inadequacy of plumbing facilities because market conditions will often require a certain minimum level of demand before new housing units are constructed.

It is not possible to simply add the number of overcrowded units to those with inadequate plumbing facilities

in order to determine the total number of substandard housing units in 1970. There is certainly an overlapping of the two groups and adding the two totals would overstate housing need. A more reasonable approach would be to assume an estimated fifty percent overlapping of overcrowded units with those of inadequate plumbing facilities. This procedure results in an estimated 377 substandard housing units in Ayden in 1970.

The 1977 housing survey revealed an estimated 237 housing units in substandard condition (i. e.) units rated either as deteriorating or dilapidated). This indicates a 59% reduction in poor housing conditions within Ayden. Table 3 indicates housing activities in Ayden since 1972. On the average substandard housing units have been demolished twice as often as they have been refurbished in order to meet housing code requirements.

Based upon past trends 66% or 156 of the existing units rated as substandard will need to be replaced. In addition to identifying current housing need it is necessary to evaluate future new housing need. With estimates of both current and future housing needs, specific strategies to meet these needs can be designed and coordinated with other planning activities.

In order to forecast new housing need the projected population for Ayden must be determined. Once this is determined it can be divided by the average household size to estimate the number of housing units which will be required

TABLE 3
HOUSING ACTIVITIES IN AYDEN
1972-1977

	<u>Housing Units Constructed</u>	<u>Housing Units Demolished</u>	<u>Substandard Housing Units Brought up to Standard</u>
1972	22	12	21
1973	17	19	22
1974	10	23	22
1975	57	10	10
1976	45	8	15
1977	<u>31</u>	<u>11</u>	<u>25</u>
TOTAL	182	83	115

Source: Town of Ayden Building Activity Records

that may be in demand in the future it is important to determine the distribution of housing types in the past. The changes in the past are indicative of future trends. Table 4 presents the housing unit distribution in 1960 and 1970.

For the future, it is assumed that the average distribution which existed in 1970 will continue to exist in 1980 since the household size does not appear to have changed significantly. Thus, the average percentage distribution between the number and types of dwelling units that existed for 1970 is applied to the estimated total new housing units is applied to the number and required in 1995. A forecasted number and type of new dwelling units required in the future is presented on table 5.

It is clear from table 5 that a mixture of various dwelling unit types and price ranges will be required in Ayden in the coming years. Although the single family dwelling unit should retain its major role, multi-family units and mobile homes play an increasingly significant part in housing stock requirements. Although mobile homes do not constitute a large proportion of the total number of dwelling units in Ayden, they present a housing alternative which can not be ignored.

The forecast for an increasing demand for multi-family units and mobile homes seems justifiable for several reasons. There appears to be an increasing number of young adults and elderly people in Ayden. These groups generally constitute

by the population increase. The Land Development Plan adopted in 1976 estimates an increase of 1200 persons in Ayden through the year 1995. The Community Facilities Inventory and Analysis of 1977 employs an estimated population increase of 1640 individuals by 1995. This latter projection will be used because it more closely reflects the data and trends presented in the first section of this report.

The 1970 average household size was 3.0 persons per unit. This figure does not appear to have changed dramatically although the national trends has been one of a decreasing household size. Using the projected population and the anticipated household size there will be 547 new units required in Ayden by 1995. This in addition to those units required by present need yield a total of 703 additional housing units over the next 18 years. This yields an average increase of 39 additional units per year.

Housing Demand

With some general population and economic factors and gross dwelling unit requirements identified it is possible to estimate the quantity and types of dwelling units that will be in demand in the future. Since the demand for different types of dwelling units is affected by national economic conditions a discussion of the recent economics of home buying will be presented.

To identify the quantity and types of dwelling units

TABLE 4
DISTRIBUTION OF HOUSING UNITS
BY SIZE OF STRUCTURE 1960 AND 1970

	<u>1960</u>		<u>1970</u>		Change in % Share
	<u>Total</u>	<u>% Share</u>	<u>Total</u>	<u>% Share</u>	
1 Room Units	6	0.59	5	0.32	- 0.27%
2 Room Units	22	2.17	24	1.53	- 0.64%
3 Room Units	155	15.26	91	5.81	- 9.45%
4 Room Units	214	21.06	410	26.18	+ 5.12%
5 Room Units	207	20.37	650	41.51	+ 21.14%
6 Room Units	235	23.13	261	16.67	- 6.46%
7 Room Units	94	9.25	81	5.17	- 4.08%
8 or More Room Units	83	8.17	44	1.81%	- 5.36%

Source: Census of Housing 1960 and 1970

TABLE 5
PROJECTED DISTRIBUTION FOR NEW HOUSING UNITS
THROUGH 1995

	<u>Number of Units</u>	<u>Proportion</u>
1 Room Units	14	2%
2 Room Units	21	3%
3 Room Units	42	6%
4 Room Units	184	26%
5 Room Units	281	40%
6 Room Units	112	16%
7 Room Units	35	5%
8 or More Room Units	14	2%
TOTAL	<u>703</u>	<u>100%</u>

a major market for multi-family rental housing. As was noted in the first section of this report Ayden is gradually being drawn into the economic sphere of Greenville which has a high proportion of rental units within its jurisdiction. There is a highly competitive rental housing market within Greenville and simple economics demand that these forces affect communities within close proximity of Greenville. Another factor is the cost of buying a home given current economic conditions.

Based upon national averages the cost of buying and maintaining a new single family house may soon be out of reach for a significant proportion of Americans. Between 1955 and 1975 the median value of a home has increased 191% while total disposable income increased 189%. Moreover interest rates have risen significantly from 4.875% to about 9.000% over the same twenty year period. Other costs have risen as well; property taxes, liability insurance and maintenance and repair costs have all increased approximately 250% since 1955. Overall, total monthly housing expenses have increased 305% over the past twenty-three years.

As with the homeowner the renter has not escaped inflationary living costs. However, many people especially those with low to middle incomes are forced to rent simply because they can not afford to enter the home-buying market under existing economic conditions. The annual income needed to qualify for a median priced new home of \$39,000 is about \$21,000. The majority of Americans today earn less than \$21,000 per year.



CHAPTER V

HOUSING ACTIVITIES

Private Sector

A good indication of housing activity in the private sector can be obtained from the number of dwelling units which have been built over a given period of time. Table 4 presented the total number of units built between 1972 and 1977. All of the new units were detached single family residences. Since 1971 there has been an average of 32.4 new units per year developed through the private sector of the economy. During 1973 and 1974 there was a decline in housing construction but new construction appears to have recovered since that time from the reduced homebuilding activity.

Public Sector

Public Sector housing activities in Ayden have included some of the more familiar public housing programs such as the HUD administered Section 8 program and the Farmers Home Administration programs. The town also has a housing authority which provides 125 units for low-income families and 40 units for the elderly. A new authorization for 50 units of low income housing has been recently granted to the authority. Additionally, the town cooperates with the Martin County Community Action Program, which administers such programs as home repairs for the elderly and a weatherization program.

The town also cooperates with the Farmers Home Administration in the administration of the RH 515 program which is an existing housing rent subsidy program.

The town has also been involved in the community development program since 1975. The town had its first community development program application funded in 1976 and the funds received were used to improve community facilities and services and housing. To guide housing improvements in low to moderate income areas, the town established a Housing Assistance Plan and made substantial progress in meeting the established goals.

One goal cited the need to construct 26 new units for elderly and handicapped individuals. A total of 40 units has been constructed under the Section 8 Program which is nearly 50% of a three year objective of 93 units.

A second goal cited the need to rehabilitate a total of 20 houses, including 10 units for the elderly and handicapped and 5 units for large family households. To date, 17 units have been rehabilitated and efforts are underway to extend the program to cover a total of 25 units.

Another goal cited the need to provide new construction assistance for prospective homeowners of 2 units. A commitment of funds for 1 unit has been made toward achieving this goal.

In order to continue to meet the challenge of solving the needs of low to moderate income persons the town of Ayden intends to apply for community development funds for fiscal year 1978-1979. Once again the proposed programs are comprehensive and designed to meet not only housing needs, but

other needs of low to moderate income neighborhoods, such as community facilities improvements. From the proven accomplishments of the past community development program, a continuation of such efforts can only be beneficial to the town and its citizens.

CHAPTER VI

Howling Gales and Objections

CHAPTER VI

Housing Goals and Objectives



HOUSING GOALS AND OBJECTIVES

The public has the responsibility for helping to provide safe, adequate and decent housing to those who cannot, through their own efforts or through the vagaries of the private marketplace, provide for themselves.

Many of Ayden's residents and town officials have taken the initiative during the last decade to improve the community as a place to live. These actions include the obtaining of new sewage facilities and other public services. A design and program for future development was established in the 1976 Land Development Plan and the Planning Board and Board of Commissioners have been following it through the judicious enforcement of zoning, subdivision regulations and building codes, assurance of an adequate level of public services has been made through the adoption of a Community Facilities Inventory and Analysis. When Community Programming is made a part of the budgetary process it assures a reasonable consideration of all programs for the community.

In order to make a continued effort at improving the following goals and objectives and sub-goals were adopted by Ayden's Planning Board. The goals are followed by a list of objectives which can be implemented over a specified period of time in order to reach the desired end.

Goal I: Reduce substandard housing within Ayden

- a) Encourage competitive and adequate rental housing (1978)

Objectives to meet sub-goal:

- 1) Seek to develop appropriate federal programs within Ayden. (1979)
 - 2) Encourage location of multi-family units in areas designated for this type housing. (1978)
 - 3) Encourage local developers to consider the multi-family option. (1978)
- b) Provide a variety of housing opportunities within Ayden.

Objective to meet sub-goal:

- 1) Encourage private owners to upgrade existing rental housing or make it available for those who will. (1979)
 - 2) Continue to enforce the zoning ordinance. (1978)
 - 3) Inform eligible candidates about existing federal housing programs. (1980)
 - 4) Explore the possibility of various housing alternatives within Ayden such as mobile homes, prefabricated and modular structures as replacements for substandard housing. (1979)
- c) Elimination of all dilapidated housing.

Objectives to meet sub-goal:

- 1) Continued enforcement of building codes. (1978)
- 2) Consider requesting high school officials to allow students in their vocational classes to make home improvements.

- 3) Continue to cooperate with agencies such as the Martin County Community Action Program. (1978)
- 4) Inform eligible citizens of appropriate federal loans and subsidies for home improvements. (1979)

Goal II: Improve the Quality of the Neighborhood Community

- a) Seek to increase home ownership

Objectives to meet sub-goal:

- 1) Develop a home ownership class for residents within the community. (1981)
- 2) Consider establishing an information center for state and federal programs which encourage homeownership. (1979)

- b) Seek new beautification and improvement projects within the community.

Objectives to meet the sub-goal:

- 1) Explore the possibility of establishing a community improvements committee. (1979)
- 2) Continue to enforce the lawn mowing ordinances for vacant lots. (1978)
- 3) Investigate the possibility of upgrading the storm drainage system through measures which might include seeking federal aid through various programs. (1979)
- 4) Encourage neighborhood park development through cooperation with the recreation department. (1980)

- 5) Seek civic organization to adopt annual programs which will benefit various neighborhoods. (1979)

Outside sources for meeting goals and objectives

A number of governmental agencies have technical assistance and financial resources for assisting communities and individual families with their housing problems. The following is a listing of some of the outside resource programs that may help in meeting the needs of Ayden's poorly housed citizens. Detailed information may be obtained from the sponsoring agencies such as:

- 1) The Department of Housing and Urban Development;
- 2) Federal Housing Administration;
- 3) Farmers Home Administration;
- 4) The Housing Section within the North Carolina Department of Natural Resources and Community Development. Private lending institution loan officers can also supply information about available loan subsidy programs.

The list which follows gives a brief description of the kinds of housing programs available.

FARMERS HOME ADMINISTRATION (FmHA)

*Local Contact

County Supervisor
Federal Building
Box 897
Greenville, NC 27834
(919) 275-4418

*FmHA Section 512 Homeownership Loan Program

The Farmers Home Administration's basic home improvement program is known as Section 502 of the Housing Act of 1949. The purpose of this program is to provide 100 percent loans to homeowners who want to buy, build, rehabilitate, or relocate a home. The repayment period on 502 loans can be a maximum of 33 years. For low income families (less than \$10,000 annually), the interest rate can go down to 1 percent. Use of the loan for substandard home rehabilitation requires bringing the unit up to code standards.

In addition, the 502 program has what are called "1:2:3 Home Improvement Loans" for low income homeowners. Maximum loans can be for \$7,000 with a 25 year maximum repayment period. Interest rates for adjusted family income under \$3,000; \$3,000 - \$5,000; and \$5,000 - \$7,000 are 1, 2, and 3 percent, respectively (hence the term 1:2:3 loans).

*FmHA Section 504 Home Repair Program

This program is designed for providing loans and grants to low income families. Grants, however, are restricted to the elderly. Funds can be used for a variety of basic "necessity-type" improvements, including: plumbing facilities, adding a room, repairing, etc.

Section 504 applicants must first lack means to repay a standard Section 502 loan. Maximum sized loans and repayment periods range from \$1,500, with repayment in 10 years, to \$5,000 loans for 20 years.

*FmHA Section 515 Rural Rental and Cooperative Housing Loans

This is a program which permits loans for front-end money to build qualifying rental units. Applicants can be private, public, and non-profit groups. Funds can be used for constructing new rental housing or for the purchase or repair of existing rental housing.

Public bodies such as the Ayden Housing Authority pay as low as 1 percent interest, while private developers receive 9 percent loans, and non-profit cooperatives pay 3 percent interest.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

*Local Contact

HUD Area Office
415 North Edgeworth Street
Greensboro, NC 27401

*Section 8 Lower Income Rental Assistance

This is a rent subsidy for low-income families to help them afford decent housing in the private market.

HUD makes up the difference between what a lower-income household can afford and the fair market rent for an adequate housing unit. No eligible tenant need pay more than 25 percent of adjusted income toward rent. Housing subsidized by HUD must meet certain standards of safety and sanitation, and rents for these units must fall within the range of fair market rents as determined by HUD. This rental assistance may be used in existing housing or in new construction or substantially rehabilitated units. Different procedures apply in each case.

The Ayden Housing Authority may administer such a housing program, certify eligible tenants, inspect the units proposed for subsidy, and contract with approved landlords for payment. (Tenants execute separate leases with landlords to pay their share of rent.)

Non-profit and profit-motivated developers, alone or together with public housing agencies, submit proposals for substantial rehabilitation or new construction in response to invitations from HUD; or they may apply to their State housing finance agency. On approval of the proposals, HUD contracts to subsidize the units to be occupied by eligible families.

Tenants must be low to moderate income, with incomes up to \$8,080 in 1976).

*HUD Section 202 Loan Program for Rental Housing for the Elderly and Handicapped

The Section 202 program provides direct loans to non-profit sponsors (Mid-East Regional Housing Authority) to construct new housing or substantially rehabilitate housing for the elderly and the handicapped. Financing is limited to projects using Section 8 rental assistance payments.

Tenants eligible for Section 202 projects include single persons who are 62 years old or over, or handicapped and whose income is no more than 80 percent of the Pitt County median income.

*HUD Section 207 Mortgage Insurance for Mobile Home Courts

This program is designed to help finance or rehabilitate

mobile home parks. The Federal Housing Administration (FHA) insures mortgages made by private lending institutions on the entire park site. Mortgages are limited to \$3,900 per individual mobile home space in the park.

Developers who meet FHE requirements apply to an approved FHA lending institution after consultation with the local FHA insuring office.

*HUD Community Development Block Grants

The purpose of this program is to provide communities with direct block grants for a range of activities previously eligible under separate categorical grant programs; Urban Renewal; Neighborhood Development Grants; Model Cities; Water and Sewer Grants; Neighborhood Facilities Grants; Public Facilities Loans; Rehabilitation Loans; Open Space and Urban Beautification; and Historic Preservation Grants.

CHAPTER VII

Housing Policies



CHAPTER VII

HOUSING POLICIES

Public Policies and Activities

Many housing needs and demands will have to be met through some type of federally assisted programs. The current need which has already been described will require assistance through one or more of the programs, which have already been outlined.

Units of local government may alleviate housing needs, help satisfy housing demand and solve problems through several courses of action.

Zoning - A zoning ordinance helps to insure that land areas are properly located with respect to one another and that sufficient land use available for the specified land uses. Ayden has adopted and is enforcing a zoning ordinance.

Subdivision Regulations - Subdivision regulations assure that proper design standards are met in new areas of development. These regulations assure that future community problems will be minimized by assuring adequately designed public facilities. Ayden has adopted and is enforcing subdivision regulations.

Codes - Housing, building, plumbing, electrical and fire codes are important to maintain a decent housing stock. Properly enforced these codes

insure adequate health, sanitation and safety standards for community living. Ayden had adopted and is enforcing a building and housing code.

Community Development - Funds for community development in low to moderate income areas may be available from the Community Development Act of 1974. Money from this act may be used for a variety of purposes (as outlined). Ayden has participated in this program and is seeking to continue with new projects in fiscal year 1978-1979.

Planning - Proper planning can aid in meeting housing needs and demands by providing information which can be used to find satisfactory locations for new housing and to assure that new and existing neighborhoods are provided with adequate community facilities and services. Ayden has an active planning board which meets monthly and an active board of adjustments. Both boards are supported and relied upon by the Ayden Board of Commissioners.

Private Activities - As housing costs continue to rise, it will be the task of the private housing industry to help make technological breakthroughs in such areas as building materials and new methods of construction in an effort to build a more economic house.

Government Coordination

Government coordination in the housing field is particularly important, as many housing problems often cannot and should not be controlled by one level of government. In the future, regional allocation and cooperative ventures will play a crucial role in forecasting the required housing development. Joint economic development programs and regional sewage planning mark a beginning for Ayden which promises greater coordinated effort.

The information used to develop this analysis was based upon the same data used in the Land Development Plan and the update of that plan. The policies, goals and objectives of this Initial Housing Element are totally consistent with those of the Land Development Plan. Future community facility decisions will rely upon information provided in these reports. Allocations of housing to specific areas was not provided because it is provided in the Land Development Plan.

Non-Discrimination Policies

The town of Ayden is developing a notable degree of racial integration in housing. In order to assure that induced housing segregation does not occur through racial prejudice several measures have been and are currently being taken by town officials:

- 1) The development of a housing assistance plan with annualized goals (see chapter 5).
- 2) The town has received Community Development Block Grant Funds in the past and has complied with all affirmative action and non-discrimination policies and was received certification to the effect.
- 3) A general review of all local codes is proposed for next year and this review will include revision where necessary to remove any discriminatory restriction which may exist.
- 4) Cooperation by town board and planning officials, private concerns seeking to sponsor workable housing programs and seeking risk capital for special development ventures.

Evaluation

It is recommended that a progress report be made at the end of one year period for the next three years. This report should contain the number of new housing units started and completed over the previous year and a breakdown between new privately financed dwelling units and governmentally assisted ones should be made. The report should also contain an evaluation of the goals and objectives for that year and explanation should be made if they are not 80% complete. In some instances it may be necessary to reprioritize objectives and their implementation if unforeseen difficulties arise.

This report should be made by the chairman of the Planning Board and assistance in the preparation of the report should be provided by the Building Official, the Zoning Administrator and the Chief Administrative Officer of the town. The report should be made to the Town Board no later than the second meeting of the Board of Commissioners of the year.

APPENDIX A

ENVIRONMENTAL ASSESSMENT

Pursuant to the requirements and guidelines established by the National Environmental Policy Act, the Council on Environmental Quality, the U. S. Department of Housing and Urban Development, the North Carolina Environmental Policy Act and Section 600.65 (b) of the 1977 Federal Register concerning housing element guidelines, the following statement outlines the general impacts which this housing element will have upon the environment of Ayden.

Abstract of the Housing Element

The Initial Housing Element for Ayden includes an analysis of the factors affecting housing conditions and the increase of the housing stock of the town. The factors considered included population and economic trends, housing conditions, crowding conditions, housing needs and community facilities availability. Based upon an analysis of these conditions and upon the goals and objectives determined by the Ayden planning board future housing growth is projected for the town. Accompanying the housing element is a discussion of public actions and other measures recommended to achieve implementation of the housing element.

Environmental Effects

Beneficial Effects

- 1) More efficient use of existing housing stock.
- 2) Improvement of aesthetic conditions and elimination of blighting housing conditions.
- 3) Elimination of unsanitary housing conditions and elimination of potential health hazards.
- 4) Redevelopment and infill building is encouraged to lessen the demand and use of undeveloped land.
- 5) Adoption and enforcement of zoning and subdivision regulations conforming to the Land Use Plan is recommended to assure that housing development will occur in an orderly manner. Vegetation and natural areas can be protected by these regulations as well.

Adverse Effects

- 1) As even well-planned new development occurs, some natural vegetation will be lost and there will be some increases in storm water run-off. A larger population will mean an increase in sewer effluent and solid waste production.
- 2) As additional housing development occurs, open space will be consumed.
- 3) Construction of new water and sewer lines and new streets could cause some short term adverse environmental impacts such as dust, sedimentation and destruction of natural vegetation.

Unavoidable Adverse Environmental Effects

Increases in storm water run-off and in waste products, loss of some natural vegetation, loss of some productive agricultural lands can not be stopped if orderly growth is to occur.

Alternatives

Residential growth occurring without a properly designed program could result in much more inefficient land use; overburdening of public utilities; congestion of transportation facilities and intrusion into environmentally acceptable methods of disposing of its waste products and improving the living environment of its residents is predicated upon some economic and physical growth.

Alternative housing patterns of development have been considered but based upon the goals and objectives the recommended pattern is the most conservative of resources given the existing housing demand. The recommended arrangement is believed to be preferable for the following environmentally significant reasons:

- 1) the recommended housing development form is compact requiring fewer new streets and shorter public utility lines
- 2) future housing development is recommended for areas which may be served with public utilities without great additional public expense.
- 3) conservation of the existing housing stock is recommended thus preserving commitment of additional natural resources.

Relationship Between Short-Term Uses of the Environment and Maintenance of Long-Term Productivity

This housing element proposes orderly and systematic growth which will encourage efficient land use and protection of natural resources. Although unused vacant areas will be developed in coming years, the urban growth will be efficiently planned and constructed.

Irreversible and Irretrievable Commitments of Resources

The conversion of agricultural and wooded lands to residential use can not be reversed without severe hardship upon the residents of Ayden. A compact form of development however will minimize the loss of undeveloped lands.

Applicable Federal, State and Local Controls

Federal:	National Environmental Policy Act of 1969 Land and Water Conservation Fund Act of 1964 Environmental Quality Act of 1970 Flood Disaster Protection Act of 1973 Executive Order 11514, March 1970, Protection and Enhancement of Environmental Quality Executive Order 11593, May 1971, Protection and Enhancement of the Cultural Environment Rural Development Act of 1972
State:	Water Use Act of 1967 Planning and Regulation of Development, Chapter 160A, Article 19 Soil Conservation District Lay of 1937 Sedimentation Pollution Control Act of 1937 North Carolina Environmental Policy Act of 1971 "Rules and Regulations Governing the Control of Air Pollution," January 21, 1972 Control Standards Applicable to the Surface Waters of N. C." October 13, 1970 "Rules and Regulations Providing for the Protection of Public Water Supplies," August 26, 1965; amended September 19, 1968 "Rules and Regulations Governing the Disposal of Sewage from any Residence, Place of Business or Place of Public Assembly in North Carolina." August 26, 1971: amended January 8, 1974

Local:

Land Development Plan
Zoning Ordinance
Building and Plumbing Codes

APPENDIX B

HISTORIC PRESERVATION ASSESSMENT

Pursuant to the National Historic Preservation Act of 1966; the U. S. Department of Housing and Urban Development; General Statutes of the State of North Carolina concerning archeological and historical sites and Section 600.66 (d) of the 1977 Federal Register concerning housing element guidelines the following statement outlines the impacts which this housing element will have upon areas of historic or cultural concern within Ayden and the immediate surrounding area.

Abstract of the Housing Element

The Initial Housing Element for Ayden includes an analysis of the factors affecting housing conditions and the increase of the housing stock of the town. The factors considered include population and economic trends, housing conditions, crowding conditions, housing needs and community facilities availability. Based upon an analysis of these conditions and upon the goals and objectives determined by the Ayden planning board, future housing growth is projected for the town. Accompanying the housing element is a discussion of public actions and other measures recommended to achieve implementation of the housing element.

Impacts Upon Properties of Historic or Cultural Concern

Beneficial Effects

- 1) Preservation of identified properties of historic or archeologic significance.
- 2) Retention of existing usable housing.
- 3) Preservation of historically distinct development patterns through infilling of vacant space.
- 4) Reuse of existing facilities and development of existing structures for residential purposes.
- 5) Cooperation with areawide historical planning.

Adverse Effects

There should be no direct adverse effects upon historical or cultural sites because of the Initial Housing Element. Some old structures may be lost during the period covered by the housing element because it is not feasible to convert them to residential use due to economic or other considerations.

Alternatives

Growth occurring without a future housing program could result in haphazard growth and endanger known historic or cultural areas. The town's ability to support historically and culturally responsible activities is dependent upon growth and development. Preservation of all existing structures is not desirable or economically feasible.

Alternative residential development programs were considered before the final recommendations were made. The recommended arrangement is consistent with the Land Development Plan and stated town policies. The recommended arrangement is felt to be acceptable for the following historically and culturally significant reasons:

- 1) The recommended housing element affects no properties on the National Register list of Historic Properties.
- 2) No archeological sites listed by the North Carolina Department of Cultural Resources are Affected.
- 3) The housing element advocates reuse of existing structures for housing purposes.
- 4) Historically significant development patterns will be preserved through infilling of vacant spaces.

Impact of Plans on Long-Term Maintenance of Properties

The only foreseeable impact of the housing element on the long-term maintenance of historical and archeological sites should be beneficial. The proposed program should also protect the recognized historical properties and should seek to identify and protect other properties having historical and archeological significance during the planning period.

Applicable Federal, State and Local Controls

Federal:	National Historic Preservation Act of 1966 Executive Order 11593, May 1971, Protection and Enhancement of Environmental Quality The Archeological and Historic Preservation Act of 1974 "Protection of Historic and Cultural Properties" Federal Register - January 25, 1974
State:	Protection of Properties on National Register - General Statute 121-12 (a) State Environmental Policy Act - General Statute 113-A, Article 1 Archeological Salvage in Highway Construction - General Statute 136-42-1 Provision for Cultural Resources in Dredging and Filling Operations - General Statute 113-229
Local:	Zoning Ordinance Building and Housing Code

Intent to Survey Areas for Cultural, Archeological and Historical Significance

The town of Ayden has complied with appropriate federal and state regulations. At present there are no federal National Register properties in the corporate limits or near the vicinity of Ayden. There are no known archeologically significant areas near Ayden. The Division of Archives and History North Carolina Department of Cultural Resources was contacted and they indicate that no known archeological sites are near Ayden.

Before residential development occurs in previously open sites a survey of the area to be altered will be made. This survey will take into account any cultural resources which may be affected by the proposed development.

Although there are no sites within the Ayden vicinity which are currently on the National Register of Historic Places there are three sites which may be eligible for such designation.

- Ayden Depot - South West Avenue between East First and East Second Streets. A simple early twentieth century depot with bracketed eaves, adaptively used as a fertilizer outlet.
- House - 303 North West Avenue. Late nineteenth century. A large two story frame house with one-story rear ell and gable roof. A two-tier porch with sown brackets and bolustrade shelters the three-bay facade on each story.
- Pitt County District Court/Magistrates Office - South West Avenue between East First and Second Avenues. Late nineteenth-early twentieth century. Two-story brick building with a three-tier square tower centered on the Venetian Gothic facade. Stone shields flank a clock on each elevation of the tower's top tier.

Public Availability

This assessment is an integral part of the Initial Housing Element and is available with the complete document for public review and comment.

